

Indexing Instructions: Lots 57 and 65, Creekside Estates Subdivision, in Section 21 Township 2 South, Range 6 West, DeSoto County, Mississippi

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

**SUBSTITUTE TRUSTEES' DEED**

WHEREAS, on the 31st day of January, 2006, South Central Construction, LLC, executed a Real Estate Deed of Trust to Thomas F. Baker, IV, as Trustee for the benefit of First Tennessee Bank National Association, which Real Estate Deed of Trust is recorded in Trust Deed Book 2409 at Page 384, in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, as authorized by the aforesaid Real Estate Deed of Trust and in strict accordance therewith, First Tennessee Bank National Association appointed and substituted Michael K. Graves and William B. Palmertree, as Trustees therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee duly filed for record in the office of the aforesaid Chancery Clerk in Book No. 2925 at Page 229 on July, 17, 2008; and

WHEREAS, default having been made in the terms and conditions of said Real Estate Deed of Trust, and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, First Tennessee Bank National Association, having requested the undersigned Substitute Trustees to execute the trust and sell land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustees' fees and expense of sale;

WHEREAS, the undersigned Substitute Trustees, after posting and publication of the Notice of Sale as required by the terms of said deed of trust and the laws of the State of Mississippi, within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), on October 21, 2008, at public outcry offered the hereinafter described property for sale at the East Front Door of the DeSoto County Courthouse, in DeSoto County, Hernando, Mississippi;

WHEREAS, at such sale, First Tennessee Bank National Association, was the highest and best bidder for cash;

NOW THEREFORE, we, William B. Palmertree and Michael K. Graves, Substitute Trustees, in consideration of the sum of ninety-one thousand dollars (\$91,000.00), do hereby sell

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and convey unto First Tennessee Bank National Association, the following described property located and situated in the County of DeSoto, State of Mississippi, to-wit:

**Lots 57 and 65, Creekside Estates Subdivision, in Section 21 Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 96, Page 26, in the office of the Chancery Clerk of DeSoto County, Mississippi.**

WITNESS OUR SIGNATURES, this the 22<sup>nd</sup> day of October, 2008.

William B. Palmertree

WILLIAM B. PALMERTREE, SUBSTITUTE TRUSTEE

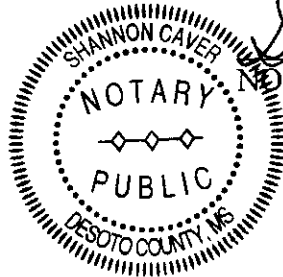
Michael K. Graves

MICHAEL K. GRAVES, SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for said county and state, on this the 22<sup>nd</sup> day of October, 2008, the within named William B. Palmertree and Michael K. Graves, Substitute Trustees, duly identified before me, who acknowledged that they executed the above and foregoing instrument on the day and date therein mentioned as a free and voluntary act and deed and for the purpose therein expressed.

Given under my hand and official seal of office this the 22<sup>nd</sup> day of October, 2008



Shannon R. Caver  
NOTARY PUBLIC

My Commission Expires:  
NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: Feb 10, 2010  
BONDED THRU NOTARY PUBLIC UNDERWRITERS

GRANTORS:

WILLIAM B. PALMERTREE  
MICHAEL K. GRAVES  
SUBSTITUTE TRUSTEES  
2540 HIGHWAY 51 SOUTH  
HERNANDO, MS 38632  
662-429-5277

GRANTEE:

FIRST TENNESSEE BANK, N.A.  
165 MADISON AVENUE  
MEMPHIS, TENNESSEE 38103  
901-523-4883

PREPARED BY:

WALKER, BROWN, BROWN & GRAVES, P.A.  
P. O. BOX 276  
HERNANDO, MS 38632  
662-429-5277

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Personally appeared before me, the undersigned Notary Public in and for the state and county aforesaid, the undersigned Trustees who after being first duly sworn stated upon oath the following:

We do not have a financial or beneficial interest, either direct or indirect in the outcome of the sale or the beneficiary of the Deed of Trust described above.

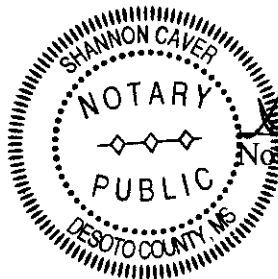
William B. Palmertree

WILLIAM B. PALMERTREE, SUBSTITUTE TRUSTEE

Michael K. Graves

MICHAEL K. GRAVES, SUBSTITUTE TRUSTEE

Sworn to and subscribed before me this the 22<sup>nd</sup> day of October, 2008.



Shannon R. Caver  
Notary Public

My Commission Expires:

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: Feb 10, 2010  
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# PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI

COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

Substituted Trustee  
WHEREAS, on the 21st day of January, 2008, South Central Commercial, LLC, executed a Deed of Trust to Thomas F. Baker, Jr. as Trustee for the benefit of First Tennessee Bank National Association, which Deed of Trust is recorded in Deed of Trust Book 2409 at page 384 in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, the aforesaid First Tennessee Bank, National Association, the holder of said Deed of Trust and the note secured thereby, authorized the appointment and substitution of another Trustee in the place of the Trustee named or previously substituted in said Deed of Trust, and First Tennessee Bank, National Association, substituted Michael K. Graves and William B. Palmertree as Substitute Trustees therein, as authorized by the terms thereof by instrument and recorded on July 17, 2008, in Deed of Trust Book 2925 at Page 228 in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, the legal holder of said indebtedness, First Tennessee Bank, National Association, having requested the undersigned Substitute Trustees to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder together with attorney's fees, Substitute Trustees' fees and expenses of sale;

NOW THEREFORE, we, Michael K. Graves and William B. Palmertree, Substitute Trustees in said Deed of Trust will on the 21st day of October, 2008, offer for sale at public outcry, for cash to the highest bidder, and sell within legal hours (being between 11:00 a.m. and 4:00 p.m.) at the East Front Door of the DeSoto County Courthouse located at 2035 Highway 51 South, Hernando, DeSoto County, Mississippi, the aforesaid described property located in DeSoto County, Mississippi, as follows:

Lot 17 and 18, Christian Estate Subdivision, Block 21, Section 16, T2N, R10E, S12E, DeSoto County, Mississippi.

Volume No. 113 on the 30 day of Sept., 2008

Volume No. 113 on the 7 day of Oct., 2008

Volume No. 113 on the 14 day of Oct., 2008

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2008

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2008

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2008

Diane Smith

Sworn to and subscribed before me, this 14 day of Oct., 2008.

BY Judy H. Ouegler

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2009  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

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TOTAL PUBLISHER'S FEE: \$ 141.56

WE WILL CONVEY only such title as is vested in us as Substitute Trustees. Our SIGNATURES, with the 20th day of September, 2008.

/s/ William B. Palmertree  
WILLIAM B. PALMERTREE,  
SUBSTITUTE TRUSTEE  
/s/ Michael K. Graves  
MICHAEL K. GRAVES,  
SUBSTITUTE TRUSTEE  
PUBLISHED BY: DeSoto Times-Tribune, October 7th, and October 14th of 2008.

Street \_\_\_\_\_, Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229